

(FW)

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**PATENT**  
Attorney Docket No.: 017887-005920US

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

On March 10, 2005

TOWNSEND and TOWNSEND and CREW LLP

By: Sylvia E. Arnold  
Sylvia E. Arnold

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Paul Gallagher et al.

Application No.: 10/727,303

Filed: December 2, 2003

For: SYSTEMS AND METHODS FOR  
IMPLEMENTING PERSON-TO-  
PERSON MONEY EXCHANGE

Customer No.: 20350

Confirmation No. 5215

Examiner: Jason M. Borlinghaus

Technology Center/Art Unit: 3628

AMENDMENT

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed February 10, 2005, please enter the following amendments and remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 12 of this paper.



## TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

Total Number of Pages in This Submission

Application Number	10/727,303
Filing Date	December 2, 2003
First Named Inventor	Gallagher, Paul
Art Unit	3628
Examiner Name	Jason M. Borlinghaus
Attorney Docket Number	017887-005920US

### ENCLOSURES (Check all that apply)

- Fee Transmittal Form
- Fee Attached
- Amendment/Response to rest. req.
- After Final
- Affidavits/declaration(s)
- Extension of Time Request
- Express Abandonment Request
- Information Disclosure Statement
- Certified Copy of Priority Document(s)
- Reply to Missing Parts/ Incomplete Application
  - Reply to Missing Parts under 37 CFR 1.52 or 1.53

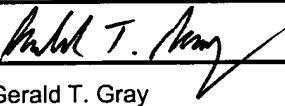
- Drawing(s)
- Licensing-related Papers
- Petition
- Petition to Convert to a Provisional Application
- Power of Attorney, Revocation Change of Correspondence Address
- Terminal Disclaimer
- Request for Refund
- CD, Number of CD(s) \_\_\_\_\_
- Landscape Table on CD

- After Allowance Communication to TC
- Appeal Communication to Board of Appeals and Interferences
- Appeal Communication to TC (Appeal Notice, Brief, Reply Brief)
- Proprietary Information
- Status Letter
- Other Enclosure(s) (please identify below):
- Return Postcard

Remarks	The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430.
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### SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name	Townsend and Townsend and Crew LLP		
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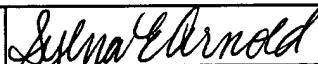
Signature			
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Printed name	Gerald T. Gray		
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Date	March 10, 2005	Reg. No.	41,797
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### CERTIFICATE OF TRANSMISSION/MAILING

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Signature			
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Typed or printed name	Sylvia E. Arnold	Date	March 10, 2005
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